

STATE OF ILLINOIS



Department of Financial and Professional Regulation Division of Insurance

IN THE MATTER OF:

CHRISTIAN CARE MINISTRY;
CHRISTIAN CARE MEDI-SHARE; and
ROBERT Y. BALDWIN

HEARING NO. 07-HR-0266

AUTHORITY TO CONDUCT HEARING

I, the undersigned, Director of the Division of Insurance of the Illinois Department of Financial and Professional Regulation, pursuant to Sections 401, 402 and 403 of the Illinois Insurance Code (215 ILCS 5/401, 402 and 403) designate and appoint Tim Cena, an employee of the Division of Insurance, State of Illinois, as Hearing Officer to conduct a Hearing in the above-entitled matter, to be held in the Office of the Division of Insurance of the Illinois Department of Financial and Professional Regulation, 320 W. Washington St., 4th Fl., Springfield, Illinois, on April 12, 2007 at the hour of 10:00 A. M., or as soon thereafter as the business of the Division of Insurance will permit.

The Hearing Officer so designated by the Director will be empowered to administer oaths, examine witnesses and require the production of any books, records, documents or papers relevant to the inquiry.

Date: 3-19-07

DEPARTMENT OF FINANCIAL AND
PROFESSIONAL REGULATION of the State
of Illinois;

DIVISION OF INSURANCE

Michael T. McRaith
Director of Insurance

STATE OF ILLINOIS



Department of Financial and Professional Regulation Division of Insurance

IN THE MATTER OF:

HEARING NO. 07-HR-0266

CHRISTIAN CARE MINISTRY
and
CHRISTIAN CARE MEDI-SHARE
and
ROBERT Y. BALDWIN
President, Christian Care Ministry
P.O. Box 120099
West Melbourne, FL 32912-0099

AND/OR SUBSIDIARY OR
AFFILIATED COMPANIES

ORDER TO CEASE AND DESIST

YOU ARE HEREBY ORDERED, pursuant to Section 401.1 of the Illinois Insurance Code (215 ILCS 5/401.1) to immediately **CEASE AND DESIST** any and all practices involving Christian Care Medi-Share, which purport to provide insurance benefits to residents of the State of Illinois.

YOU ARE HEREBY NOTIFIED, that you shall not advertise, solicit, sell, issue, renew or receive applications, collect premiums, mail or deliver policies, contracts, certificates of participation, or any other evidence of participation, nor shall you enter into any other contract or agreement which provides insurance benefits as described above in the State of Illinois until such time that the above-captioned entities meet all of the requirements of the Illinois Insurance Code and Division of Insurance Regulations.

YOU ARE FURTHER NOTIFIED, in accordance with Section 401.1 of the Illinois Insurance Code, that the basis for this Order to Cease and Desist is that it appears that you are conducting an insurance business without statutory authority and further that you are engaged in

unlawful acts, practices and transactions in violation of Section 121 of the Illinois Insurance Code (215 ILCS 5/121) to wit:

The transaction of insurance business in this State without first procuring a certificate of authority from the Director of Insurance, which pursuant to Section 188 of the Illinois Insurance Code (215 ILCS 5/188) would constitute grounds rendering you subject to conservation, rehabilitation or liquidation proceedings.

YOU ARE FURTHER NOTIFIED because you are operating in violation of the law, irreparable loss and injury to the property of others may have or may occur unless this **ORDER TO CEASE AND DESIST** is issued forthwith.

YOU ARE FURTHER NOTIFIED pursuant to Section 121 of the Illinois Insurance Code, that nothing herein shall relieve you of any obligation, duty or performances you may have incurred in the course of your activities in this State nor does it impair the validity of any act or contract.

NOTICE OF HEARING

YOU ARE FURTHER NOTIFIED, pursuant to Sections 401, 401.1, 402 and 403 of the Illinois Insurance Code (215 ILCS 5/401, 5/401.1, 5/402, and 5/403), that a Hearing will be held on April 12, 2007 at 10:00 A.M. in the Offices of the Illinois Department of Financial and Professional Regulation, Division of Insurance, 320 West Washington Street, 4th Floor, Springfield, Illinois or as soon thereafter as the business of the Department will allow before the Director of Insurance of the State of Illinois, or such authorized Hearing Officer as the Director may designate. The Director of Insurance or such Hearing Officer will be empowered to administer oaths, examine witnesses and require the production of any books, records, documents or papers relevant to the inquiry.

YOU ARE FURTHER NOTIFIED that the purpose of this Hearing is to determine whether you are conducting insurance business and affairs and whether you are engaged in unlawful acts, practices, and transactions in violation of Section 121 of the Illinois Insurance Code to wit:

Transacting insurance business in this State by marketing to and entering into insurance contracts with residents of this State without first procuring a certificate of authority from the Director of Insurance.

YOU ARE FURTHER NOTIFIED, pursuant to Section 401 of the Illinois Insurance Code, that all areas of your business and business activities subject to the jurisdiction of the Director of Insurance of the State of Illinois may be inquired into in this hearing.

YOU ARE FURTHER NOTIFIED that this Hearing will be conducted in accordance with 50 Ill. Adm. Code 2402 which governs administrative hearing procedures, and that pursuant to Section 408(5) of the Illinois Insurance Code (215 ILCS 5/408(5)) and 50 Ill. Adm. Code 2402.270 the Director may order that the costs of this Hearing be assessed against you.

YOU ARE FURTHER NOTIFIED that at the time and place set forth above you must appear and you may present such testimony and evidence as you desire and you may be represented by legal counsel of your own choosing.

YOU ARE FURTHER NOTIFIED that all requests for continuances of this Hearing must be served upon the Division of Insurance and its attorney in writing not less than five (5) days prior to the date of Hearing.


YOU ARE FURTHER DIRECTED to acknowledge receipt of this Order and Notice to the Division of Insurance, State of Illinois and to notify the Division of the name of legal counsel, if any, who will appear on your behalf.

YOU ARE FURTHER DIRECTED that your legal counsel, if any, must file a written appearance with the Division of Insurance at the address specified above.

DEPARTMENT OF FINANCIAL AND
PROFESSIONAL REGULATION of the
State of Illinois;

DIVISION OF INSURANCE

Date: 3-19-07



Michael T. McRaith
Director

NOTICE OF APPEARANCE

Pursuant to Part 2402 of the Illinois Administrative Code (50 Ill. Adm. Code 2402), the undersigned hereby enter an appearance as attorney for the Division of Insurance.



Joseph T. Clennon

Joseph T. Clennon
Illinois Dept. of Financial and Professional Regulation
Division of Insurance
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(217) 557-1396